

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED  
3/3/22 4:22 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:	)	Case No.: 19-23887-JAD
	)	
Troy R. Sheffield	)	Chapter 13
Debtor	)	
	)	Doc. No.: 71 and 72
Troy R. Sheffield	)	
Movant	)	
	)	
v.	)	
	)	
Carrington Mortgage Services, LLC	)	
Respondent	)	

**INTERIM MORTGAGE MODIFICATION ORDER**

On January 4, 2022 the above-named Debtor, Troy R. Sheffield and Respondent, Carrington Mortgage Services, LLC ("Creditor"), entered into a trial modification, See Exhibit A, through the Court's *Loss Mitigation Program* (LMP), with respect to the first mortgage on the Debtor's residence. The terms of the Trial Modification require monthly payments in the amount of **\$855.51** with Trial Payments to begin on **February 1, 2022** and to continue in that amount until **April 1, 2022**. In light of the need for an immediate change in the distribution to the Creditor, the Debtor(s) request the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

**AND NOW**, this 3rd day of March, **2022**, for the foregoing reasons it is hereby **ORDERED**, **ADJUDGED and DECREED** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the

Amount of **\$855.51** for the following months: February 1, 2022 in the amount of **\$855.51**; March 1, 2022 in the amount of **\$855.51** and April 1, 2022 in the amount of **\$855.51**. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court. In the event that a Permanent Modification is reached between the Parties, the Debtor **immediately** shall file a *Motion to Authorize the Loan Modification* in compliance with *W.P.A.LBR 9020-6(d)*.

(2) The LMP Period is extended until fourteen (14) days after the expiration of the Trial Modification Period. If the Debtor has not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtor shall **immediately** file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.P.A.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.P.A.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(3) Any Party may seek a further hearing regarding the amendment or termination of this *Order* at any time during the Trial Modification Period by filing an appropriate Motion.

(4) Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: **LMP@chapter13trusteewdpa.com** and Debtor shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor(s) Certificate of Service shall reflect service upon the above identified email address.

Date: March 2, 2022

A handwritten signature in black ink, appearing to be "JAD", with the initials "jsf" written in a smaller font to the right of the signature.

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UNITED STATES BANKRUPTCY JUDGE  
Jeffery A. Deller

In re:  
Troy R Sheffield  
Debtor

Case No. 19-23887-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 03, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2022:

Recip ID	Recipient Name and Address
db	+ Troy R Sheffield, 728 MacBeth Drive, Pittsburgh, PA 15235-4614

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Troy R Sheffield areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor CITIMORTGAGE INC. djones@sterneisenberg.com, bkecf@sterneisenberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor CITIMORTGAGE INC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Mar 03, 2022

Form ID: pdf900

Total Noticed: 1

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor CITIMORTGAGE INC. pawb@fedphe.com

TOTAL: 9